

Caption in Compliance with D.N.J. LBR 9004-2(c)

52928

Morton & Craig LLC

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In Re:

SWARNALI GOSH

KNAAD CHATTERJEE



Order Filed on January 18, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-28802

Adv. No.:

Hearing Date: 12-1-21

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 18, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Swarnali Ghosh and Kanad Chatterjee

19-28802(CMG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Ford Motor Credit Company LLC, with the appearance of Robert Nisenson, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Ford Motor Credit Company LLC is the holder of a first purchase money security interest encumbering a 2018 Ford Explorer bearing serial number 1FM5K8D85JGA94623 (hereinafter the "vehicle").
2. The debtors shall make all contractual payments when due, being the 21st day of each month. If the debtors fail to make that payment for a period of 30 days after it falls due, Ford Motor Credit Company LLC shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. Ford Motor Credit Company LLC shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, Ford Motor Credit Company LLC shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
4. The debtors shall pay to Ford Motor Credit Company LLC through the plan, a counsel fee of \$538 which shall be paid by the trustee as an administrative priority expense.

In re:
Kanad Chatterjee
Swarnali Ghosh
Debtors

Case No. 19-28802-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 18, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kanad Chatterjee, Swarnali Ghosh, 36 Elizabeth Avenue, Edison, NJ 08820-3951

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Rebecca Ann Solarz	on behalf of Creditor LakeView Loan Servicing LLC rsolarz@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Kanad Chatterjee r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 18, 2022

Form ID: pdf903

Total Noticed: 1

Robert C. Nisenson

on behalf of Joint Debtor Swarnali Ghosh r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7